

NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES
120 Torbay Road, P.O. Box 21040, St. John's, Newfoundland and Labrador, Canada, A1A 5B2

2017 Automobile Insurance Review

**Transcript of
Updated information provided by
Taxi Operators**

September 18, 2018

Present:

The Board:

Darlene Whalen, Chair and CEO
Dwanda Newman, Vice-Chair
James Oxford, Commissioner

Board Staff:

Cheryl Blundon, Board Secretary

Participants:

Doug McCarthy
Dave Fleming, North West Taxi

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1 (1:34 P.M.)
 2 MR. MCCARTHY:
 3 Q. Good afternoon, my name is Doug McCarthy.
 4 As you are all aware, I'm the spokesperson for
 5 the taxi industry to some degree, but more
 6 importantly a spokesperson for myself. Let
 7 me start by saying thank you to the Chair
 8 and the Board for allowing me the
 9 opportunity to address you today. As we are
 10 all aware that this hearing will, in the
 11 end, provide the government with the
 12 information needed for the government to
 13 decide what changes, if any, they will
 14 implement for the auto insurance industry in
 15 this Province. Since my last presentation
 16 in June there has been major changes in the
 17 local taxi industry as compared today. Two
 18 major companies representing two communities
 19 have closed out their businesses after years
 20 of providing service to the public, to their
 21 respective communities. Mt. Pearl saw the
 22 loss of Valley Cabs in July; and just this
 23 month, Paradise lost Cy's Taxi. The simple
 24 reason that these two companies of long
 25 standing service to their communities sold

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1 out was insurance rates. They could no
 2 longer sustain the massive rate hikes to
 3 their insurance. Yes, these communities
 4 still have taxi service, now provided by
 5 Newfound Cabs, however this service is not
 6 at the same level as before simply due to
 7 the fact that fewer vehicles are being
 8 provided at this time.
 9 Effective the 23rd of this month there
 10 will be one less taxi on the road to provide
 11 service to the residents of this city. I
 12 will no longer be renewing my taxi
 13 insurance, as I can no longer afford the
 14 rates for my insurance. In 2013 I paid
 15 \$1,890.00; this year my renewal rate is
 16 \$8,895.25. This represents an overall rate
 17 increase of 470% in just under five years.
 18 I can no longer afford to pay these rates
 19 and all my additional expenses and still
 20 earn a living. Therefore, I have no choice
 21 but to sell out to a larger company and hope
 22 that I may retain a driving position, or I
 23 too, will become another stat, that too of
 24 unemployed.
 25 The time has come for this province to

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1 step up to the plate and introduce major
 2 changes to the insurance industry in this
 3 province. The time has come for the
 4 province to introduce a provincial insurance
 5 program whereby all drivers are insured
 6 yearly with their plate renewal or some such
 7 system. We can no longer sustain the
 8 continuous double digit rate increases and
 9 still maintain a viable industry, nor can
 10 consumers continue to face higher rate
 11 increases to their own vehicle insurance
 12 simply for the sake of higher earnings for
 13 insurance companies, lawyers and soft tissue
 14 injury victims.
 15 Once again, I thank you for your time
 16 and that's all I have to say; short and
 17 sweet.
 18 CHAIR:
 19 Q. Thank you, Mr. McCarthy. So, you're
 20 retiring essentially.
 21 MR. MCCARTHY:
 22 Q. The 23rd, well midnight of the 22nd.
 23 CHAIR:
 24 Q. Of this month?
 25 MR. MCCARTHY:

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1 Q. Yeah. Hopefully I can get a position with
 2 somebody else, but if not, then I become a
 3 statistic. I mean, I've been taxing for 14
 4 years and, you know, touch wood, no
 5 accidents, no convictions; my rates just
 6 keep going up, double digit, double digit,
 7 double digit, double digit
 8 CHAIR:
 9 Q. And it's the insurance rates that have
 10 decided –
 11 MR. MCCARTHY:
 12 Q. Yeah. I mean, when you look at paying
 13 \$1,890.00 for total coverage; now paying
 14 almost nine thousand for the same vehicle.
 15 COMMISSIONER OXFORD:
 16 Q. That's heavy duty.
 17 MR. MCCARTHY:
 18 Q. It's got to stop or there won't—and not only
 19 are my rates going up as a taxi driver, I
 20 mean, personal vehicle rates are going up.
 21 I mean, I know of people in the City who've
 22 seen 15, 16, 18, 20 percent increases in
 23 their private vehicle insurance with no
 24 accidents.
 25 COMMISSIONER OXFORD:

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1 Q. Yes, that's right.
 2 MR. MCCARTHY:
 3 Q. You know, I mean, if the law says I'm to be
 4 insured based on my personal driving record,
 5 how then do I end up in Facility? That's
 6 the major question that nobody can answer or
 7 they won't provide an answer. Why am I in
 8 Facility when a drunk driver with three
 9 convictions pays less for car insurance than
 10 what I pay for insurance? There's something
 11 wrong with the system and the system has got
 12 to change.
 13 CHAIR:
 14 Q. We've certainly heard that same sentiment.
 15 MR. MCCARTHY:
 16 Q. Yeah, I mean, like I said, Cy's Taxi and
 17 Valley Cabs were in business for years.
 18 They just couldn't afford the insurance
 19 premiums. I mean I know, I was talking with
 20 Cy this time last year and they were saying
 21 that by the end of this summer, with rate
 22 increases, they weren't going to be around.
 23 And Grant said the same thing, keep going
 24 up, I won't be in business, I can't afford
 25 it. I mean, Valley Cabs had close on 25

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1 cars on the road, 28. They are now being
 2 serviced with 15 because at the present time
 3 that's all the cars we could afford to put
 4 out there. Cy's Taxi had 12 cars; they're
 5 not being serviced by four. Again, simply
 6 numbers; we can't afford to put more cars
 7 out there at this particular point in time,
 8 primarily due to insurance rates. I mean,
 9 Mr. Newell is looking at renewing his
 10 accessible vehicles this month at an
 11 increase of \$17,000.00 per vehicle. You
 12 know, I mean, and I didn't realize the
 13 extent of work that's in this city for
 14 accessible transportation. Those vehicles
 15 are under—he's got 12 vehicles and they are
 16 on the road 18 hours a day, non-stop. And
 17 if the rates keep going the way they're
 18 going, that's another service that going to
 19 have to be curtailed or greatly reduced.
 20 It's just not feasible. So, hopefully, you
 21 know, with what you're hearing from our side
 22 of it, I know the insurance companies aren't
 23 going to agree with me, but we need to have
 24 provincial insurance in this province. I
 25 mean, I've looked at the other provinces

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1 that all have it. Their rates are a lot
 2 lower. I mean, Winnipeg has got a weird
 3 system. I was just out there on a
 4 convention. They have a time-of-day
 5 insurance. Your look—yeah, I was blown away
 6 when I heard that too. If you drive Monday
 7 to Friday daytime, you pay one rate. If you
 8 drive Monday to Friday nighttime, you pay
 9 another rate. If you drive Saturday and
 10 Sunday daytime, you pay another rate. And
 11 if you only drive Saturday and Sunday night,
 12 you pay another rate again. So, it all
 13 depends on when you're on the road, I guess.
 14 But I mean, Winnipeg is a city of 800,000
 15 people. They're basic rates are still lower
 16 than ours. So, I mean, like I said,
 17 something has to change and it has to change
 18 drastically and quickly or there will be
 19 more and more taxi drivers—like I know I've
 20 been talking to a couple already that one is
 21 doing October and another one is doing
 22 November, between the two of them they have
 23 six cars; not going to renew, can't afford
 24 it. So, there's six more vehicles that will
 25 come off the road. I mean, for every one

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1 vehicle that comes off the road, you're
 2 looking at potentially 10 drunks on a Friday
 3 or Saturday night that are not going to get
 4 a taxi. If they don't get a taxi; what are
 5 they going to do? They're going to drive
 6 their own car.
 7 CHAIR:
 8 Q. So, Mr. McCarthy, are you saying that you're
 9 selling out to a larger company, so somebody
 10 else is going to buy your license.
 11 MR. MCCARTHY:
 12 Q. Hopefully, my license, yeah.
 13 CHAIR:
 14 Q. Okay.
 15 MR. MCCARTHY:
 16 Q. And if I'm lucky, they'll hire me as a
 17 driver. If not, then I got to find work
 18 someplace else. I mean, I've been driving
 19 for, like I said, 14 years of my own license
 20 and I just can't afford to drive anymore.
 21 CHAIR:
 22 Q. Well, we hear your message.
 23 MR. MCCARTHY:
 24 Q. Thank you very much.
 25 CHAIR:

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1 Q. Thank you for coming in and giving us an
 2 update.
 3 MR. MCCARTHY:
 4 Q. And just to show I ain't lying, there's my
 5 renewal for September.
 6 CHAIR:
 7 Q. We believe you.
 8 COMMISSIONER OXFORD:
 9 Q. We clearly understand what you're saying; we
 10 really do.
 11 MR. MCCARTHY:
 12 Q. I mean, I didn't break the math down because
 13 I'm not going to be renewing my license, but
 14 that nine thousand dollars divided by 365,
 15 probably around a hundred and something
 16 dollars a day. And that's before you do
 17 anything.
 18 CHAIR:
 19 Q. Do you want us to –
 20 MR. MCCARTHY:
 21 Q. No, I need—that I need back.
 22 CHAIR:
 23 Q. Well, thank you, sir.
 24 MR. MCCARTHY:
 25 Q. Thank you very much.

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1 CHAIR:
 2 Q. If there's anything else in the next short
 3 while, we're kind of getting ready to close—
 4 but we're certainly glad we were able to get
 5 this in before we –
 6 MR. MCCARTHY:
 7 Q. Like I said, I appreciate you giving me the
 8 opportunity because –
 9 CHAIR:
 10 Q. Oh absolutely.
 11 MR. MCCARTHY:
 12 Q. - I know you've had a busy schedule and you
 13 have an even busier one.
 14 CHAIR:
 15 Q. Yes. Well, this is an important piece of
 16 work for us. Thank you so, so much.
 17 MR. MCCARTHY:
 18 Q. Thank you very much.
 19 COMMISSIONER OXFORD:
 20 Q. We appreciate you coming in.
 21 CHAIR:
 22 Q. Best wishes to you. Hopefully, it will –
 23 MR. MCCARTHY:
 24 Q. I hope so.
 25 REPORTER:

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1 Q. We'll go off record now.
 2 CHAIR:
 3 Q. Yes, thank you.
 4 (OFF RECORD – 1:45 P.M.)
 5 (RESUME – 2:24 P.M.)
 6 MR. FLEMING:
 7 Q. I'm just came here to tell you now that I'm
 8 losing my business at the end of the month.
 9 CHAIR:
 10 Q. Are you selling?
 11 MR. FLEMING:
 12 Q. I have no other choice.
 13 CHAIR:
 14 Q. No, no.
 15 MR. FLEMING:
 16 Q. No other choice. I only got 13 cars; I
 17 can't pay the bills. That don't pay the
 18 payroll. I'm after losing a lot of money
 19 since this insurance thing started.
 20 CHAIR:
 21 Q. You explained that to us the last time you
 22 were in that you were putting a lot of your
 23 own money into the business.
 24 MR. FLEMING:
 25 Q. Yeah, and like I said, I just can't keep it

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1 and there's two or three more leaving now –
 2 CHAIR:
 3 Q. Um-hm.
 4 MR. FLEMING:
 5 Q. - because their insurance is up for renewal,
 6 12,000, 10,000, but how do you figure out
 7 what's on the go with this? Me personally,
 8 this should never have been brought to the
 9 Public Utilities Board, never. There should
 10 be in inquiry into it. I heard no answers
 11 down there whatsoever from insurance
 12 companies, lawyers, what's been taken out of
 13 the system; how much gambling is going on
 14 with doctors writing notes and they're down
 15 dancing on the weekend and got a claim gone
 16 in. You know, I mean, I didn't see any
 17 sense of it, to be quite honest with you.
 18 You're here to protect the public is what
 19 it's supposed to be, but the public are not
 20 getting protected. This is my opinion and
 21 this has nothing to do with your opinion
 22 because you're the ones coming to the final
 23 judgment, but from what I see, you got
 24 nothing out of the insurance companies,
 25 nothing. And to know, here they were

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1 dealing with the government, meeting with
 2 ministers a year before, I thought that the
 3 CDC or whatever they calls it, I thought
 4 that was a place with the federal government
 5 regarding insurances that you phoned if you
 6 have complaints or problems. Jesus, they're
 7 owned by the insurance companies, paying
 8 them, paying them.

9 CHAIR:
 10 Q. You're referring to the IBC.
 11 MR. FLEMING:
 12 Q. Yes, the IBC. You tell me that that's not
 13 conflict of interest. We had a lawyer
 14 representing us, a lawyer, that's not a
 15 conflict of interest. Is that not a
 16 conflict of interest? A lawyer representing
 17 us, dealing with lawyers and insurances and
 18 all this and that. You don't even know how
 19 much the lawyers took out of the system. I
 20 got no answers down there and I heard no
 21 answers. And I heard no questions from the
 22 Board members, none. They just got up and
 23 yacked off the insurance companies and this
 24 and that. There was a piece in the paper
 25 yesterday that they were over charging

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1 people on insurances the past few years.
 2 You go to them and see them a hundred times,
 3 deny, deny your claim, deny your claim. I'm
 4 after hearing it from hundreds of people out
 5 there. Government turns around—is the
 6 government running them or are they running
 7 the government, making threats like they did
 8 in Nova Scotia, to pull out. Now, what kind
 9 of a tactic is that? And they know they're
 10 getting away with it. Then turn around and
 11 pay for your insurance, now they got a
 12 deductible on it. I'm after—they came into
 13 my house since I started this procedure, my
 14 home and went right through my home, had
 15 somebody sent in. Know what they got? I
 16 had to change the oil barrel with the number
 17 on it from the provincial government that
 18 says it's good for another five years. They
 19 made me spend \$3,000.00 or they were going
 20 to cancel my insurance out in 31 days,
 21 \$3,000.00—I had to change over. That's like
 22 mafia! We're not dealing with ordinary
 23 businesses. Those guys are getting on like
 24 mafias. Go to the president of those two
 25 companies, tell me what they're making, how

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1 many million dollars their homes are worth;
 2 tell me about their bonuses coming out of
 3 that company. Let them figures come out to
 4 the public of what's going on, no money, Cal
 5 LeGrow, but yet they're starting up a
 6 finance company. Now, how do you do that
 7 with no money?
 8 (2:30 p.m.)
 9 MR. FLEMING:
 10 Q. I can't figure it out. They got no money.
 11 You don't know what they got in reserves;
 12 you don't know what they're making interest.
 13 This is why this should have been an
 14 inquiry. This shouldn't have come to the
 15 Public Utilities Board. And to know that
 16 here they were meeting behind your backs for
 17 a year with government officials and the
 18 industry not even know. What's what
 19 supposed to be? Hiding? Making up plans?
 20 Why wasn't it public? Going on a whole year
 21 meeting with different ministers. I don't
 22 think my father went overseas for this kind
 23 of stuff, not only him--he was lucky he came
 24 home. But if it was six years of you can
 25 imagine, hell. That's what him and everyone

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1 else went overseas for, for democracy, not
 2 laid out plans between the councils and the
 3 governments and the boards and the this and
 4 the that. You can't get answers, whether it
 5 be here, whether it be City Hall or whether
 6 it be the government, they bar people out.
 7 Phone and make an appointment. What do you
 8 want—do up a brief and give it to us. Yeah,
 9 so you can have your answers when you gets
 10 there. Is that freedom of speech? Not,
 11 it's not. No good for me now, no good for
 12 me now. I was fighting for a business that
 13 my father started 43 years ago, by himself,
 14 started out with one car, had to feed 11
 15 youngsters and a wife. That's what he
 16 started out with. I'm not in no five or six
 17 hundred thousand dollar home. I'm not down
 18 on the lot with a brand new vehicle every
 19 year, second year, because I got bills to
 20 pay, payroll deductions to pay, employees to
 21 pay, leases, HST, this and that, on and on
 22 and on, your council taxes, your business
 23 taxes, your this taxes. I mean, it's next
 24 to insanity. I don't have to tell you, my
 25 God, you must be aware of what's out in the

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1 public? You must hear the same things I
 2 hear on radios and TVs. Elderly people, you
 3 know, that's some system, 83 year old woman
 4 over laid out on three or four chairs
 5 waiting to get into Emerg. I mean, that's
 6 not reality. You got the doctors fighting
 7 back at the government. How come the taxi
 8 industry can't be an association and be
 9 regulated themselves. You got the dentists.
 10 You go the doctors, you got the lawyers, all
 11 of them are ran by themselves, ran by
 12 themselves, makes the rules, makes the
 13 regulations, veterinarians, dentists, you
 14 can go on and on. So, how come the taxi men
 15 don't have the freedom for that? They got
 16 to go home, they got a wife and kids to make
 17 sure they got something to put in their
 18 belly. What do they go home with when they
 19 can't work? Social Assistance, after
 20 working 15, 20 years taxing, I said, now,
 21 none of this is fair, none of it. I'll be
 22 quite honest with you and I respect every
 23 one of you, but you know in your own heart
 24 and soul, like I told the two ladies that I
 25 met with the last time down here, when you

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1 goes home and your kids are tucked in a nice
 2 clean bed with their belly full and you and
 3 your wife go to bed with a full bell, you
 4 got your heat, your comfort, your whatever.
 5 What about the other guys? They don't have
 6 the education that you got or the ability to
 7 make the money that you're making, do they
 8 matter to the system? I don't know of any
 9 other government who would do that to their
 10 people. They're talking about working,
 11 they're talking about hard times and all
 12 that, but to take and do that. I was forced
 13 out, forced out. I've had 2 strokes and the
 14 last one I had was 2011 and I kept that
 15 place going. Why? Because it was a promise
 16 I made to my father when he was dying that
 17 year, to look after my mother and see if I
 18 can keep the business going, look after the
 19 boys. I did it for 30 years and here in the
 20 last two years they sunk me. Insurances
 21 sunk me. They don't care about you or they
 22 don't care about me. On the back of it, you
 23 need to be a Philadelphia lawyer to
 24 understand it, could be, might be, blah,
 25 blah, blah, all this old garbage language

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1 that they throws in there, their legal this.
 2 That's who they all stood up for them,
 3 lawyers, and they're well able to pay them,
 4 let me tell you, from what they're doing to
 5 people. The same trap they did in Nova
 6 Scotia, same as in Ontario, same thing, but
 7 they were never challenged, they were never
 8 challenged. Now, you got cars out going
 9 around, I'll tell you, driving with no
 10 license. How many are after being picked up
 11 with no license? I told you before, I lost
 12 a car, a Crown Victoria, come down Hamlyn
 13 Road, going through his green light to go
 14 down, buddy comes through the red light in a
 15 wine van, there was people by the store that
 16 identified the van, got the license plate
 17 number. So, I called my insurance, no,
 18 you're not covered. What? No, you're not
 19 covered. That driver has to be identified,
 20 charged and be brought to court. So, I
 21 didn't get paid nothing, my car was wrote
 22 off. That's what I got from my—my home
 23 insurance for 35 years paying insurance,
 24 never drew a nickel on it, never drew a
 25 nickel and since this issues started, send

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1 me out a letter, due to the severity of the
 2 storms in the past few years, we find it
 3 necessary to increase your insurance. When
 4 you have a severe storm, you're not covered,
 5 Act of God, acts of God. Your contents are
 6 covered in your home, no your furnace is
 7 not, not a part of your contents. That cost
 8 me \$4,000.00 when I thought I was covered
 9 with my oil company because I was paying a
 10 premium for insurance. No, that's only for
 11 maintenance, once a year. I mean, they're
 12 screwing the people left, right and centre.
 13 And all those people who are supposed to be
 14 protecting us are allowing it to go on and
 15 allowing it to happen. Look at what
 16 happened down to the schoolboard last week
 17 or a week and a half ago. Look at the story
 18 in the paper yesterday about the insurance
 19 companies overcharging people and get away
 20 with it. They're coming to you forcing your
 21 hand and whatever went on with that year
 22 they had the meetings with the different
 23 ministers, that where the scam came up at.
 24 And then they throws it down here in your
 25 lap, that's what went on, it's a set up. It

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1 shouldn't have come to the PUB, it should
 2 have been an inquiry put into it to what's
 3 going on with insurance companies. I'm
 4 after hearing stories a dozen times on Open
 5 Line about insurance companies, what they
 6 did to people and all that. And 84-year old
 7 man paying insurance 47 years and his roof
 8 was leaking and they wouldn't cover it.
 9 Paying insurance 47 years and they wouldn't
 10 pay for the man's roof. That was on Open
 11 Line about a month ago. So, if they're not
 12 scammers and thieves, I wouldn't know who
 13 are. They can't find enough to bleed you
 14 and then when you go to them, they got every
 15 angle in the book to deny your claims.
 16 That's the game that they're playing and
 17 this is done legally and it's done through
 18 the government. Like I said, for that to
 19 come in—somebody hit me, a hit and run,
 20 write my car off, call the police, people
 21 there that see and got the plate number,
 22 that vehicle was sold three times, that van
 23 that hit my car and it was never, ever taken
 24 out of the last owner's name. Three times
 25 it was sold and that's what I got, nope,

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1 we're not paying for it. He has to be
 2 caught, identified and charged. Now, how do
 3 you do that with a hit and run? How do you
 4 do it with a hit and run? How do you get
 5 that person and identify them?
 6 CHAIR:
 7 Q. When did that happen, Mr. Fleming?
 8 MR. FLEMING:
 9 Q. That was back, I believe it was '92 or '93.
 10 CHAIR:
 11 Q. I was just wondering if things were
 12 different then.
 13 MR. FLEMING:
 14 Q. And that's what I got from my insurance.
 15 So, like I said, and they're like vultures.
 16 They're coming after your homes, you own
 17 auto vehicle, private auto vehicles. I
 18 mean, they're out of control. They're out
 19 of control. And they're trying to do here
 20 what they got away with in Nova Scotia,
 21 Ontario and everywhere else, forcing the
 22 government to bring in a cap so they don't
 23 have to pay it. That's what they're at, so
 24 they'll save another fortune. That's what
 25 going on in the system out there. For them

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1 to tell me that I had a month to have that
 2 barrel removed and replaced with a
 3 fibreglass or they were going to cancel my
 4 insurance with a barrel that was approved by
 5 the government and still have five years on
 6 it and threatened to pull my insurance if it
 7 wasn't done by that month. That, to me,
 8 that's almost like mafia. They're basically
 9 running themselves, that's what it seems
 10 like to me. Did they come to Public
 11 Utilities to be able to put deductibles on
 12 people's insurance?
 13 COMMISSIONER OXFORD:
 14 Q. Did they given you any kind of an
 15 explanation at all of why you had to remove
 16 your tank? Was there any rationale given to
 17 you at all?
 18 MR. FLEMING:
 19 Q. Yeah, due to the possibilities that it may
 20 leak.
 21 COMMISSIONER OXFORD:
 22 Q. Yet, it had not expired.
 23 MR. FLEMING:
 24 Q. No, five years left on it.
 25 COMMISSIONER OXFORD:

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1 Q. So, there was no leak or nothing like that
 2 at that time?
 3 MR. FLEMING:
 4 Q. No, it was five years left on that tank.
 5 And then after that, sent me a letter,
 6 they're having someone come in and inspect
 7 my home, which they did, went through my
 8 home, kitchen, bedrooms, downstairs, rec
 9 room. What gives them the gall to come into
 10 my house, into my house and be allowed to do
 11 that or we'll cut your insurance. The same
 12 old thing. What they found out when they
 13 came in that my house was in top shape. The
 14 only issue that came back was that oil
 15 barrel. So, I paid \$7,000.00 for the
 16 furnace that no one would cover, even though
 17 I had insurance, both places, know what she
 18 told me at the insurance company? Go home,
 19 Mr. Fleming and buy some heaters and plug
 20 them in. She said go home and—yeah, that's
 21 what she told me, a representative of this
 22 Intact. Go home and buy some heaters and
 23 plug them in. This was in the winter.
 24 There's nothing wrong with this game or this
 25 system. Something is wrong, seriously

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1 wrong. And you go back to those guys and
 2 they got all their own legal lawyers and
 3 twist this and turn that and write it this
 4 way, put it that way, deny, deny, deny. And
 5 that's what you're getting out of the
 6 insurance companies. And they telling you
 7 they're making no money in Newfoundland.
 8 Bull! When the lawyer stood up out there
 9 and said they took in \$120,000,000.00 profit
 10 out of here last year. He must know
 11 something, the man, for to make a statement
 12 like that.
 13 (2:45 p.m.)
 14 MR. FLEMING:
 15 Q. But they're coming along with their hungry
 16 mouths for more, more, more on your home,
 17 more on your private vehicle. Can you
 18 imagine you paying \$15,000.00 a year, then
 19 go pay your stand rent on Friday and then
 20 your gas in your vehicle, and any repairs
 21 that comes up, and then try to make enough
 22 to feed your family? That's the way those
 23 guys lives. They're out in the rain and the
 24 snow and that's the time they make money,
 25 but nobody hears about them sat for an hour

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1 or two in the summer in the boiling heat in
 2 their car when things are slow. Like I
 3 said, I didn't appear before you for myself
 4 because I could be dead in an hour, I could
 5 be dead in a year, I don't know. But I know
 6 that what I got around me, working for me,
 7 are human beings. I know that much. I know
 8 that much. And what's being done to them
 9 and the way things have been done, like I
 10 said, I'm ashamed that my father went
 11 overseas because we're working towards
 12 communism; keep them away; tell them this in
 13 their offices down in City Hall; not here.
 14 They walks out through two glass doors, go
 15 ask him, he brought me there the last two
 16 years, City Hall, three years we allowed a
 17 committee. Why? Because what's his name
 18 down there—what's his name, Freddie?
 19 FREDDIE:
 20 Q. Jason Synyard told me I'm chairperson of the
 21 taxi committee. I said, what are you
 22 talking about? You're chair of taxi
 23 committee? What committee? Where are they
 24 to? Who's on the committee? Never did call
 25 a meeting to form on, never did call it to

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1 form one, see if there ways that they could
 2 help the taxi men absorb some of the costs
 3 and all, couldn't care less. Phoned Debbie
 4 Hanlon twice, she's supposed to be taxi
 5 committee, looking after—gone with the wind.
 6 That's what they thinks here. And like I
 7 told my boys all this week when they come
 8 around, nothing will happen until you puts
 9 the place up. That day up on Confederation
 10 Building and the gall of that Sherry Gambin-
 11 Walsh to send out Transport Canada or
 12 Newfoundland what's his name? She didn't do
 13 it in her own district because I took
 14 pictures of some vans from Bay Roberts that
 15 I'd like to show her, they weren't checked,
 16 but the men were wrong that day. They
 17 should have stuck to their guns that St.
 18 Patrick's Day weekend, nope, no
 19 transportation, none and better do it in the
 20 winter, do it in the winter, cut them off.
 21 I can show you stacks of cards for how many
 22 people we drives to groceries, doctor's
 23 appointments, Health Science, this, that,
 24 all the regular customers that uses taxis.
 25 I'm only one stand, imagine the bigger ones.

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1 So, that's who—I wouldn't need taxi out
 2 around or when them men are going around,
 3 like I told you, rain and snow, how many
 4 accidents were caused when the city weren't
 5 clearing the snow in the night time and it
 6 all built up to ice and cars going over it.
 7 And they expect there not to be accidents.
 8 You come up to a stop sign, that's what the
 9 car ahead of you is on and that's what
 10 you're on. And you depend on stopping on
 11 ice? Too late then come out at 8:00, that's
 12 what went on for a few years. So, they
 13 didn't help the insurance either, what they
 14 done. Save money, save money, all this and
 15 that garbage. And the government, I made
 16 the statement after they went in, the
 17 Liberal government and I'll state it here in
 18 front of you again, in my eyes, they're an
 19 illegitimate government, illegitimate. They
 20 got elected on lying to the people. And
 21 then when they got in, 300 new taxes threw
 22 on top of everyone, after telling they ain't
 23 doing this and they ain't doing that and
 24 they're going to this and they're going to
 25 do that. Just go back to their promises

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1 when the campaign was on the go. And then
 2 get in and form a government after deceiving
 3 the people like that. That's not a
 4 legitimate government. They got in under
 5 false pretences and lies. The Governor
 6 General out there, he's (sic.) supposed to
 7 be representing the Queen, well if that's
 8 the Queen's government, God help us. God
 9 help us.
 10 CHAIR:
 11 Q. Mr. Fleming, are you selling your business
 12 or is it –
 13 MR. FLEMING:
 14 Q. Pardon?
 15 CHAIR:
 16 Q. Are you selling your business or is it
 17 closing up?
 18 MR. FLEMING:
 19 Q. No, I'm selling it because I got to get out,
 20 I'm losing money every month the last two
 21 years. And I have contracts and I got
 22 leases and I got to get out. But like I
 23 said, I'm getting out, but I'm only getting
 24 a certain amount because when somebody come
 25 to buy it, you know, you only got 13 cars,

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1 paying \$230.00 a week. You got four
 2 dispatchers up in your office. You got all
 3 your phone lines and your bills and I can go
 4 on and on. So, when you're selling it,
 5 that's what it's sold on the basis of, which
 6 means, that after 43 years, you lose a lot
 7 because they'll have to take over my leases
 8 and my contracts and that. So, I had no
 9 other choice.
 10 CHAIR:
 11 Q. Are you –
 12 MR. FLEMING:
 13 Q. I wasn't let her go bankrupt.
 14 CHAIR:
 15 Q. Will it stay at Northwest Taxi or will it be
 16 renamed and pulled in another company or –
 17 MR. FLEMING:
 18 Q. Pardon?
 19 CHAIR:
 20 Q. Will it stay as it is existing or will it be
 21 pulled into another company?
 22 MR. FLEMING:
 23 Q. No, it's going to be another company, be
 24 another company that Northwest 2018 Limited
 25 because I'm Northwest Taxi 1985 Limited.

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1 CHAIR:
 2 Q. Do you have any sense from the new owner
 3 that he or she will take your drivers? Will
 4 they go with the company?
 5 MR. FLEMING:
 6 Q. That's why I sold it.
 7 CHAIR:
 8 Q. Okay.
 9 MR. FLEMING:
 10 Q. I got a promise from the one that bought me
 11 that my dispatcher stays to work there, that
 12 my drivers, they keep their jobs there.
 13 CHAIR:
 14 Q. Yes.
 15 MR. FLEMING:
 16 Q. That's the first thing that I wanted –
 17 CHAIR:
 18 Q. That was important to you.
 19 MR. FLEMING:
 20 Q. Yes, it always has been.
 21 CHAIR:
 22 Q. Yes.
 23 MR. FLEMING:
 24 Q. Always has been, like I said, I don't think
 25 of myself, I don't need crystal chandeliers

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1 in my home or driving around in a Cadillac
 2 or this or that. They're the ones, they
 3 need to eat and live. I kept the cheapest
 4 stand rate in this City, ever since I went
 5 there, ever since I went there. And I was
 6 six years, the last time I put up my stand
 7 rent and that was up to 230. The rest now,
 8 they pay--the claim their HST, but they got
 9 to repay—and then I in turn have to do it up
 10 and pay it to the government, the HST that
 11 they paid. So, like I said, it's been a
 12 long road and a long life and to the best of
 13 my ability, I kept my promises because that
 14 meant an awful lot to me. And my men come
 15 first before I—I could have sold it to
 16 others, no, I wanted my dispatchers
 17 protected. One guy is there 34 years. I
 18 wanted them drivers, that's their choice is
 19 they want to stay or if they wants to go.
 20 But if they wants to stay, they're staying.
 21 So, that's what comes first to me. The
 22 resto of it don't matter to me. Like I
 23 said, what's money? You mightn't live to
 24 spend it and you can't take it to the
 25 graveyard with you. So, like I said,

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1 they're the ones who come first to me.
 2 Sometimes it's hard to understand this
 3 world. The politicians will come and knock
 4 on your door, tell you this and promise you
 5 that, and then they get elected and get and
 6 then the things that they told you don't
 7 happen because they got (phonetic) it back,
 8 whoever is the leader of the party. Picking
 9 a vote for what he wants, that's not—I don't
 10 know, to me that's not a democracy, that's
 11 not you being allowed to vote your mind or
 12 you or you, sir. That is a right that's
 13 taken away from you because you're in this
 14 party, what I says goes. So, like I said,
 15 that's one thing I'll never lose, never, is
 16 the right to speak. Now, I'm not educated,
 17 but I can and I will speak and there's an
 18 awful lot of men that gave me that right to
 19 do that. So, like I said, you know, and I
 20 know the position that you're into and I
 21 don't appreciate it, in the meantime, but
 22 it's like being locked between a wrench;
 23 this one wants this part and this one wants
 24 this part, but the crooks wins out. The
 25 crooks gets what they wants. I'd love to

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1 know to—to go to the presidents of them
 2 companies and go buddy, and track down their
 3 homes and their this and yachts and you name
 4 it, and they skinning people alive. I don't
 5 need that. It's going to get worse, it's
 6 going to get worse. People will get to the
 7 point they don't have the money to pay, then
 8 they drop the insurance from their home or
 9 will they drop the insurance from their car.
 10 And then they're vulnerable out there and
 11 that wasn't the purpose of it. I mean, you
 12 don't go in business to make 100 percent
 13 profit. You know, pay your bills and want
 14 100 percent profit. That's what those
 15 insurance guys wants and how they gets it,
 16 they don't care.
 17 (3:00 p.m.)
 18 CHAIR:
 19 Q. Mr. Fleming, we've heard your message.
 20 MR. FLEMING:
 21 Q. Yeah.
 22 CHAIR:
 23 Q. We've heard your message and it will get put
 24 on the record and we'll reflect it to the
 25 extent that we can in our report to

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1 Government.
 2 MR. FLEMING:
 3 Q. I thank you for giving the chance to come
 4 and talk to you. That's special to me.
 5 CHAIR:
 6 Q. You're very welcome, sir.
 7 MR. FLEMING:
 8 Q. Because it's important that I get out what I
 9 got inside of me.
 10 COMMISSIONER OXFORD:
 11 Q. Absolutely.
 12 MR. FLEMING:
 13 Q. As I've seen the pictures. Well, it's left
 14 to you guys to, I don't know, put the puzzle
 15 together or the picture that's going on.
 16 But what I'm saying to you, from the bottom
 17 of my heart, I believe you're being scammed
 18 by the insurance companies. That's what I
 19 believe in my heart. And look at your
 20 policies. You're better off asking what I'm
 21 not covered for, don't ask what you're
 22 covered for. What am I not covered for?
 23 Why am I paying you this \$1,200.00 a year?
 24 Why are you coming to me because of storm
 25 damages where they deny the people under an

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1 Act of God? I don't think God meant that to
 2 happen. Men, women and children, like in
 3 North Carolina, dead and dying and all this
 4 –
 5 CHAIR:
 6 Q. Very sad, yes.
 7 MR. FLEMING:
 8 Q. That's nature; it's not God, you know, but
 9 once again, I thank you very much from the
 10 bottom of my heart because it meant a lot
 11 for me to speak and I'll walk away, I done
 12 the best for my men, the best for my
 13 dispatchers, but I will not, will not let
 14 that place hold on to go bankrupt, no. I
 15 hold my father more than that. So, that's
 16 the way I'm going to walk away from it. And
 17 I will feel good to myself that I done it
 18 and but it got to the point where I couldn't
 19 keep it going, that's all it is.
 20 COMMISSIONER OXFORD:
 21 Q. You gave it your best shot.
 22 MR. FLEMING:
 23 Q. Gave it my best shot and like, I said, life
 24 is forever changing on all of us, but like I
 25 said, if mankind—we don't look at ourselves—

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1 every human being is special, every human
 2 deserves dignity and the right to be happy
 3 and the right to have a job, have a family
 4 and look out for each other. Like I said,
 5 that's the only thing I seen the world—and
 6 get the corruption out of it and the mass
 7 confusion like is in the US since that thing
 8 down there—I can't even watch it anymore.
 9 It will come down to ask for the people to
 10 live by and go by a rapist, a lawyer, God
 11 only knows what the rest of it is and he a
 12 billionaire off the backs of people. The
 13 same immigrants he don't want are the ones
 14 who built Trump Tower for half nothing. So,
 15 God help us if we comes to that.

16 CHAIR:

17 Q. We're going to go off record now. Thank
 18 you.

19 (OFF RECORD – 3:05 P.M.)
 20
 21
 22
 23
 24
 25

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CERTIFICATE

I, Paulette Murphy, hereby certify that the foregoing is a true and correct transcript of the statement of Mr. Doug McCarthy and Mr. Dave Fleming in the matter of the 2017 Automobile Insurance Review heard before the Board of Commissioners of Public Utilities, 120 Torbay Road, St. John's, Newfoundland and Labrador and was transcribed by me to the best of my ability by means of a sound apparatus.

Dated at St. John's, Newfoundland and Labrador this 19th day of September, 2018

Paulette Murphy

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